

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Daren James Albanese  
 Catherine Yvonne Albanese  
 Debtors

Case No. 16-15059-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 69

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.  
 db/jdb

smg Daren James Albanese, Catherine Yvonne Albanese, 2147 Terry Road,  
 Nazareth, PA 18064-8767

smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603

smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601

smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401

smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

13761107 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206

13761101 Above & Beyond Inc., 514 N 22nd St, Allentown, PA 18104-4306

13761102 Acc Adv Agnc, 510 N Park Rd, Wyomissing, PA 19610-2941

13761103 Alexandria Manor, 7 S New St, Nazareth, PA 18064-2225

13761104 American Coradius International LLC, PO Box 505, Linden, MI 48451-0505

13761106 +Apothaker & Associates LLC, 520 Fellowship Road, Mt. Laurel, NJ 08054-3410

13761108 +Asset Recovery Solutions LLC, 2200 East Devon Ave., Ste 200, Des Plaines, IL 60018-4501

13761109 Autovest, LLC, PO Box 2247, Southfield, MI 48037-2247

13761116 #CBE Group, P.O. Box 2594, Waterloo, IA 50704-2594

13761118 CHS Professional Practice P.C., PO Box 826348, Philadelphia, PA 19182-6348

13761121 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 W 12 Mile Rd,  
 Southfield, MI 48034-1846)

13761113 Capital Auto Parts, 1 Capital Blvd, East Bangor, PA 18013-2137

13761117 Charles Grubb D O Pc, 39 Roseberry St, Phillipsburg, NJ 08865-1627

13761119 Citibank - Home Depot, PO Box 461210, Bedford Heights, OH 44146-7020

13761120 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331

13761126 Financial Recovery, PO Box 1388, Mount Laurel, NJ 08054-7388

13761127 Frederic I. Weinberg, Esq., 1001 E Hector St Ste 220, Conshohocken, PA 19428-2395

13761128 +Gracedale, 2 Gracedale Ave, Nazareth, PA 18064-8895

13761129 +Graig Schultz, Esq., Gross McGinley LLP, 33 S 7th St, Allentown, PA 18101-2418

13761130 Howard Goldstein, CPA, PO Box 745, Tannersville, PA 18372-0745

13761132 +J.C. Christensen & Associates, P.O. Box 519, Sauk Rapids, MN 56379-0519

13761133 +Jack T. Zilfou, J.D., 609 W Hamilton St, Allentown, PA 18101-2126

13761135 +LVNV Funding LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485

13761134 Law Offices of Joel Cardis LLC, 2006 Swede Rd Ste 100, East Norriton, PA 19401-1787

13761136 Merchants Bank, 1250 Braden St, Easton, PA 18040-7979

13761137 Michael Harrison, Esq., 3155 NJ-10, Denville, NJ 07834

13761138 Midland Funding, 2365 Northside Dr, San Diego, CA 92108-2709

13761139 +Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905

13761140 +Northwood Surgery Center, 3729 Easton Nazareth Hwy # 3, Easton, PA 18045-8339

13761144 PP&L Electric Utilities, P.O. Box 25239, Lehigh Valley, PA 18002-5239

13761146 Recmgmt Srvc, 240 Emery St, Bethlehem, PA 18015-1980

13761147 Searocks Lawn Care, 534 Bauer Rd, Bath, PA 18014-8829

13761148 Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250

13761149 Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250

13761150 +St. Lukes Emergency Physician Specialist, P.O. Box 5386, Bethlehem, PA 18015-0386

13761151 St. Lukes Hospital - Anderson Campus, 1872 Riverside Cr. Freemansburg Ave.,  
 Easton, PA 18045-0000

13761152 St. Lukes Hospital Riverside, 1700 St Lukes Blvd, Easton, PA 18045-5670

13761153 Summit Urology, 224 Roseberry St # 2, Phillipsburg, NJ 08865-1687

13761155 The Company Store, 500 Company Store Rd, La Crosse, WI 54601-4400

13761158 Verizon Wireless, Minneapolis, MN 55426

13761159 Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577

13761160 Wells Fargo Bank N.A., P.O. Box 95834, Sacramento, CA 95834-0000

13761161 Winegar, Wilhelm, Glynn & Roemersma, PO Box 800, Phillipsburg, NJ 08865-0800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Nov 05 2016 01:57:27 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 05 2016 01:57:17  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 05 2016 01:57:34 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13761105 E-mail/Text: ebn@americollect.com Nov 05 2016 01:57:26 Americollect Inc, PO Box 1566,  
 Manitowoc, WI 54221-1566

13761100 E-mail/Text: seinhorn@ars-llc.biz Nov 05 2016 01:58:05 Ability Recovery Servi,  
 PO Box 4031, Wyoming, PA 18644-0031

13761110 EDI: BANKAMER.COM Nov 05 2016 01:38:00 Bank Of America, P.O. Box 15222,  
 Wilmington, DE 19886-5222

13761111 E-mail/Text: banko@berkscredit.com Nov 05 2016 01:56:44 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340

13761112 +E-mail/Text: banko@berkscredit.com Nov 05 2016 01:56:44 Berks Credit & Collection,  
 900 Corporate Drive, Reading, PA 19605-3340

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Total Noticed: 69

Date Rcvd: Nov 04, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13761113 E-mail/Text: ellisw@capitolautoparts.com Nov 05 2016 01:58:14 Capital Auto Parts,  
1 Capital Blvd, East Bangor, PA 18013-2137  
13761114 EDI: CAPITALONE.COM Nov 05 2016 01:38:00 Capital One Bank (USA) N.A., P.O. Box 71083,  
Charlotte, NC 28272-1083  
13761115 +E-mail/Text: bankruptcy@cavps.com Nov 05 2016 01:57:31 Cavalry SPV LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
13761122 EDI: CCS.COM Nov 05 2016 01:38:00 Credit Collections Services, 725 Canton St,  
Norwood, MA 02062-2679  
13761123 EDI: RCSFNBMARIN.COM Nov 05 2016 01:38:00 Credit One Bank N.A., PO Box 740237,  
Atlanta, GA 30374-0237  
13761125 +EDI: BANKAMER.COM Nov 05 2016 01:38:00 FIA Card Services, P.O. Box 15019,  
Wilmington, DE 19850-5019  
13761131 EDI: IRS.COM Nov 05 2016 01:38:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13761143 EDI: PRA.COM Nov 05 2016 01:38:00 Portfolio Recovery Associates, P.O. Box 12914,  
Norfolk, VA 23541-0000  
13761141 +E-mail/Text: ebn@vativrecovery.com Nov 05 2016 01:56:44 Palisades Collection,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510  
13761142 +EDI: PRA.COM Nov 05 2016 01:38:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
13769262 EDI: RECOVERYCORP.COM Nov 05 2016 01:38:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13761156 +E-mail/Text: bankruptcydepartment@tsico.com Nov 05 2016 01:58:04 Transworld Systems Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
13761157 EDI: VERIZONEAST.COM Nov 05 2016 01:38:00 Verizon, 500 Technology Dr Ste 500,  
Weldon Spring, MO 63304-2225  
13761162 EDI: WFNNB.COM Nov 05 2016 01:38:00 World Financial Network Bank, 3100 Easton Square Pl,  
Columbus, OH 43219-6232

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13761124 ##Edwin A. Abrahamsen & Associates, 120 North Keyser Ave, Scranton, PA 18504-9701  
13761145 ##+Progressive Physician Associates, P.O. Box 4338, Columbus, GA 31914-0338  
13761154 ##The Brachfeld Law Group PC, PO Box 1209, Oaks, PA 19456-1209

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan Chase Bank, N.A., as trustee on behalf of the registered holders of Bear Stearns Asset Backed Securities 2006-SD3, Asset-Backed Certificates, bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

PATRICK J. BEST on behalf of Debtor Daren James Albanese patrick@armlawyers.com,  
kevin@armlawyers.com;G29239@notify.cincompass.com  
PATRICK J. BEST on behalf of Joint Debtor Catherine Yvonne Albanese patrick@armlawyers.com,  
kevin@armlawyers.com;G29239@notify.cincompass.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Daren James Albanese</b>	Social Security number or ITIN	<b>xxx-xx-1889</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Catherine Yvonne Albanese</b>	Social Security number or ITIN	<b>xxx-xx-3980</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-15059-ref</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daren James Albanese

Catherine Yvonne Albanese

11/3/16

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**